



Specialists in Commercial Debt Recovery & Litigation

Our Charges

Our Clients appreciate the transparency of our charging for debt recovery matters, which are agreed at the outset at fixed rates.

In disputed cases a costs estimate will be provided also at the outset based on fixed hourly rates.

All Solicitors Fees are subject to VAT.

All Agents/Counsel, High Court Officer and Land Registry Fees are subject to VAT payable at the prevailing rate unless otherwise stated.

Court fees are exempt from VAT.

Legal Commercial Debt Recovery Service

Pricing Information

Curran & Co is a firm of Debt Recovery Solicitors which assists businesses to recover debts due from its business customers.

Wherever possible, Curran & Co collects commercial debts without the need to issue legal recovery proceedings and wherever possible recover its costs from your Debtor.

1. Pre-Legal Action

Curran & Co's fixed charges for sending a Solicitors 7 Day Letter Before Action (**LBA**) to a Debtor is £25.00 plus VAT.

Curran & Co's charges for sending a Solicitors 30 Day Letter Before Claim (**LBC**) to an individual or a Sole Proprietor of a business is £50.00 plus VAT.

Curran & Co, where applicable, will additionally claim on your behalf Statutory Late Payment interest, at 8% above base rate per annum, together with Compensation and Debt Recovery Costs as allowed under The Late Payment of Commercial Debts Regulations 2013.

If the debt is not paid after sending the LBA or LBC, Curran & Co's charges will be limited to the sum of £25.00 or £50.00 plus VAT, respectively.

2. Legal Recovery action through the County Court

Fixed recoverable legal fees and costs incurred are added to your claim and are recoverable from your Debtor. The fixed recoverable legal fees and costs are those set out in the sliding scale produced by the Ministry of Justice. Curran & Co issues claims out of the County Court Money Claims Centre (CCMCC).

Detailed below are the fixed recoverable fees and legal costs applicable to claims pursued through the CCMCC.

Amount of Principal Debt	Claim Fee	Fixed Costs/Our Charges
Up to £300.00	£35.00	£50.00
£300.01 - £500.00	£50.00	£50.00
£500.01 - £1,000	£70.00	£70.00
£1,000.01 - £1,500	£80.00	£80.00
£1,500.01 - £3,000	£115.00	£80.00
£3,000.01 - £5,000	£205.00	£80.00
£5,000.01 - £10,000	£455.00	£100.00
£10,000.00 - £200,000.00	5% of the total due	£100.00
Over £200,000.01	£10,000.00	£100.00

3. Obtaining a County Court Judgement (CCJ)

Fixed legal costs upon requesting the Court to enter a County Court Judgement against your Debtor are as follows:

Type of Judgement	Amount of Claim	Fixed Costs/Our Charges
Judgement in Default of Acknowledgement	up to £5,000.00	£22.00
	£5,000.00 +	£30.00
Judgement in Default of Defence	up to £5,000.00	£25.00
	£5,000.00 +	£35.00
Judgement on Acceptance of Offer	up to £5,000.00	£40.00
	£5,000.00 +	£55.00
Judgement - Time to pay	up to £5,000.00	£55.00
	£5,000.00 +	£70.00

4. Enforcing a County Court Judgement (CCJ)

i) Via a County Court Bailiff		
Amount of Claim	Court Fee	Fixed Costs/Our Charges
up to £600.00	£119.00	£2.25
ii) Via a High Court Enforcement Officer		
Amount of Claim	Court Fee	Fixed Costs/Our Charges
£600.01 +	£71.00	£51.75

5. Use of Insolvency based procedures for Recovery of Debt

Individuals	21 Day Statutory Bankruptcy Demand Cost	£200.00
	Process Service Agents Fee	£100.00
	Bankruptcy Petition Court issue fee	£302.00
	Official Receiver's Deposit	£990.00
	Process Service Agents Fee	£100.00
	Fixed costs	£750.00
	Companies	Creditors 21 day Winding up Notice
Process Service Agents Fee		£100.00
Winding up Petition Court issue Fee		£302.00
Official Receiver's Deposit		£1,600.00
Fixed Costs		£750.00

6. Disputed Cases

If a Debt is disputed then Curran & co's charges will be raised on a time cost basis at hourly rates between £150.00 to £250.00 plus VAT per hour depending on the size of the Claim and the complexity of the issues raised in the case. A cost estimate will be provided upon request before any legal costs over and above those mentioned above are incurred.

7. Disbursements

These are out of pocket expenses payable to third parties necessary to progress your matter, full details of which will be supplied to you before they are incurred and will include such things as Court Fees and Process Service Agents fees where required. Disbursements are payments which we will make on your behalf to third parties for which you will be liable and in most cases will be payable by you to us in advance. VAT will be charged where necessary at the prevailing rate unless otherwise stated.

8. Who will carry out your work

Curran & Co is a firm of Solicitors headed by Kevin Curran, a Solicitor who has specialised in Commercial Debt Recovery and dispute resolution with major law practices in both the West Midlands and the East Midlands for over 40 years and now assisted by his paralegal Rebecca Smith.

9. Timescales

All timescales are approximate and vary from case to case and depend upon the Defendant engaging in the process and the Court's management of its workload. Obtaining a County Court

Judgement can take up to 5 weeks. The time required to enforce a judgement depends on the extent to which the Defendant engages or not in the process of addressing payment of the debt. Proceeding to obtain a Winding up Order against a company, or a Bankruptcy Order against an individual debtor usually takes two months plus, depending on the Court hearing listings. Any estimate of how long a disputed claim is likely to be disposed of will depend upon the facts and circumstances of each individual case. Early best estimates as to timescales in disputes will accordingly be provided as soon as it is reasonably possible to provide one.

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